



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Testimony Insurance and Real Estate Committee March 1, 2018

House Bill No. 5208 An Act Concerning Mammograms, Breast Ultrasounds, and Magnetic Resonance Imaging of Breasts.

Committee Chairs, Co-Chairs, Ranking Member, and Members of the Insurance and Real Estate Committee, the Insurance Department appreciates the opportunity to submit technical comments on **House Bill No. 5208 An Act Concerning Mammograms, Breast Ultrasounds, and Magnetic Resonance Imaging of Breasts**. Generally, H.B. 5208 would require health insurers to cover breast ultrasounds and MRIs with no cost share. Additionally, it changes the definition of mammography to be limited to certain medical billing codes.

Under current law, women's preventive services, including mammography are covered at no cost share. This bill would expand the no cost sharing requirement to include diagnostic services, which are not presently included under the women's preventive services.

The provision in this bill to prohibit co-pays and deductibles for all breast ultrasounds and MRIs will lead to higher health insurance costs statewide because this could result in an increase in premium. Per CGS §§ 38a-511 and 38a-550 and Department Bulletin HC-109, breast MRIs are currently covered under the advanced radiology copayment category, which can be up to \$75. A co-payment or deductible restriction also would affect the ACA-mandated actuarial values of plans and could throw off the metal tiers on the exchange and would lead to higher cost sharing on other services.

Finally, this bill seeks to change the Healthcare Common Procedure Coding System (HCPCS) by limiting what is considered a mammogram. Because these codes change periodically, state law would have to be constantly amended to reflect those changes or risk being out of date.

The Department's mission is to ensure consumers receive the coverage required under the law and in their contracts. The Department's Consumer Affairs Division stands ready to assist any consumer or provider who feels as though mammography, MRIs, or breast ultrasounds have not been covered appropriately.

The Department thanks the Insurance Committee Chairs and members for the opportunity to submit technical comments on H.B. 5208.

About the Connecticut Insurance Department: The mission of the Connecticut Insurance Department is to protect consumers through regulation of the industry, outreach, education and advocacy. In 2017, the Department recovered almost \$7 million on behalf of consumers and regulates the industry by ensuring carriers adhere to state insurance laws and regulations and are financially solvent to pay claims. The Department's annual budget is funded through assessments from the insurance industry. For every dollar of direct expense, the Department brings in more than \$5.00 to the state in revenues. In 2017, the Department returned about \$125 million in assessments, fees and penalties to the state's General Fund.